BOARD OF COUNTY COMMISSIONERS

AGENDA ITEM SUMMARY

Meeting Date: October 18, 2006	Division: Employee Services
Bulk Item: Yes X No	Department: Benefits Office
AGENDA ITEM WORDING: Approval to American General, with staff to complete an	continue dental and vision coverage through by forms necessary to do so.
ITEM BACKGROUND: <u>BOCC approved to 2003 to make dental and vision benefits avait of \$920,000.00 to the Group Insurance Programmer 1.00 to 1.00</u>	the administrations recommendation on April 17, ilable to employees through a third party at a savings ram.
voluntary dental and vision benefits through	BOCC approved completion of application for American General, with guaranteed rates for 2 per 15, 2003 commission meeting. BOCC approved 005 meeting.
CONTRACT/AGREEMENT CHANGES: I rates. Recommend approval of one year rate request bid proposals prior to the next renew STAFF RECOMMENDATIONS: Approval	
TOTAL COST: None COST TO COUNTY: None	BUDGETED: Yes No SOURCE OF FUNDS:
	AMOUNT PER MONTH Year
APPROVED BY: County Atty OME	
DIVISION DIRECTOR APPROVAL:	Teresa E. Aguiar Division Director Employee Services
DOCUMENTATION: Included X	To Follow Not Required
DISPOSITION:	AGENDA ITEM #

25-1



Office of the Employee Services Division Director The Historic Gato Cigar Factory 1100 Simonton Street, Suite 268 Key West, FL 33040 (305) 292-4458 - Phone (305) 292-4564 - Fax





BOARD OF COUNTY COMMISSIONERS

Mayor Charles "Sonny" McCoy, District 3
Mayor Pro Tem Dixie M. Spehar, District 1
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Mario Di Gennaro, District 4
Glenn Patton, District 5

TO:

Board of County Commissioners

FROM:

Teresa Aguiar, Directo

Employee Services

DATE:

September 26, 2006

SUBJ:

Renewal rates - Dental & Vision

This item requests approval to continue dental and vision coverage through American General to become effective January 1, 2007 through January 1, 2008. The policy became originally effective on January 1, 2004. This is the fourth (annual) renewal of this policy.

- Vision: Renewal at the same rate
- Dental: Due to dental claims exceeding the dental premium last year, the rate is increasing 15%. This is believed to be a reasonable rate renewal since the high claims level was calculated to call for a 22.93% increase.

It is staff's recommendation to renew this policy for an additional year and request bid proposals prior to the next renewal period.

If you have any questions, please do not hesitate to contact me at X4458.



October 17, 2006

Mrs. Maria Z. Fernandez Group Insurance Administrator Monroe County Board of County Commissioners 1100 Simonton St., Room 2-268 Key West, FL 33040

Re:

Renewal Notice

January 1, 2007 - REVISED

Group Insurance Policy

G245196 & V252804

Group Name

Monroe County Board of County Commissioners

Dear Maria:

Thank you for your continued business!

Our underwriters have carefully reviewed the demographics of your employee group since the inception of coverage, the claims experience for your group over that same time period and the claims experience for all groups with similar coverage and demographics. Based on our evaluation of this information, the following renewal rates will become effective January 1, 2007

G245196 Renewal Effective 1/01/2007

Coverage	Existing Rate	Renewal Rate	Rate Basis	# of Lives
Dental	\$29.56	\$33.99	EE	732
	\$57.28	\$65.87	ES	163
	\$61.81	\$71.08	EC	81
\$89.53	\$102.96	EF	77	

V252804 Renewal Effective 1/01/2007

Coverage	Existing Rate	Renewal Rate	Rate Basis	# of Lives
Voluntary Vision \$4.70 \$9.10 \$9.50 \$15.10	\$4.70	\$4.70	EE	732
	\$9.10	\$9.10	ES	163
	\$9.50	\$9.50	EC	81
	\$15.10	\$15.10	EF	77

American General Life Companies Group Benefits and Financial Institutions

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As your dedicated Client Manager, you can look to me to assist you with any questions or concerns you may have about your group insurance, including:

- Renewal of your current plan
- Service assistance (benefits, billing, claims, policies and procedures)
- Supplies, marketing communications and brochures, certificates
- Enrollment meetings
- New lines of coverage

For more information or if you have any questions about your group insurance plan, please feel free to contact me. Thank you.

Sincerely,

Barbara M. Elvey, HIA

Client Manager

Phone: 800 342-2007 X3 E-mail: barbara.elvey@aig.com

cc: Emilio Monte HealthSpectrum

American General Life Companies
Group Benefits and Financial Institutions

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